



KUSHALATHA

for RSETIs

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A Newsletter of Monitoring Cell for RSETIs, under the aegis of MoRD, GOI, National Academy of RUDSETI, Bangalore

Sponsors: SDME Trust, SyndicateBank & Canara Bank

NATIONAL MEET OF RSETI STAKEHOLDERS FOR RECOGNITION OF BEST PERFORMERS

With a view to mentor and monitor the activities of RSETIs across the country and to provide training/capacity building of the Directors of these RSETIs, MoRD requested **Dr. D. Veerendra Heggade to lead the entire movement with his visionary leadership.** In this context, the Memorandum of Understanding was signed on **29th July 2011** on the roadmap approved at the various forums for improving the effectiveness of the RSETIs. These RSETIs have been entrusted with the task of training a minimum of 750 unemployed youth each year with a minimum settlement rate of 50% in the first year of operation and take it to 70% by the end of third year of signing the MOU.

At the time of signing of the MOU, there were 354 RSETIs functioning across the country and during the period from 29-07-2011 to 31-3-2012 i.e. in a matter of 8 months an **additional 172 RSETIs** have been established and as on 31-3-2012 there were **526 RSETIs** functioning across the country as per the report of NIRD, Hyderabad.

With a view to incentivize the RSETIs, the Ministry of Rural Development introduced a system of grading the RSETIs on several parameters concerning the functioning of the RSETIs. Accordingly, **506 out of 526 RSETIs** functioning in the country as on **31.3.2012** were graded by MoRD (as 20 RSETIs did not furnish the requisite data to MoRD in time) and out of these **506 RSETIs**, **117** Institutes were rated 'A+' and 'A' grade.

In commemoration of the first Anniversary of signing of MOU, the Ministry of Rural Development organized a **National meet of RSETI stakeholders for recognition of best performers** who had secured 'A+' and 'A' rating, on 28.07.2012 at Vigyan Bhavan, New Delhi. The awards were given away in a glittering function by **Sri Jairam Ramesh, Hon'ble Minister for Rural Development, Govt. of India** in the august presence of **Dr. D. Veerendra Heggade, Hon. Chairman, National Advisory Council for RSETIs.**



Speaking eloquently on the occasion Sri Jairam Ramesh mentioned that the RUDSETI concept, which the MoRD has chosen to replicate throughout the country, is a time tested and successful model. But RSETIs set up by different Banks will be successful only if the sponsor Banks take the programme as a part of their mainstream activity. RSETIs set up by various Banks in the recent past should try to achieve the quality level of original RUDSETI so that they would ultimately reach the outcome levels expected of them. Sponsor Banks should own the RSETI programme and post suitable Officers with the right aptitude as Directors. He was all praise for the selfless service and visionary leadership of Dr. Heggade, who has been

responsible for the success of RUDSETI. **He wished that instead of just one, if there were 100s of Veerendra Heggades in India, India would have been very prosperous country today.**



Later on Sri Jairam Ramesh and Dr. D. Veerendra Heggade released the Activities Report of Monitoring Cell for RSETIs and also the Manual of Best Practices brought out by National Academy of RUDSETI.

Speaking on the occasion, Dr. D. Veerendra Heggade, Hon. Chairman, National Advisory Council for RSETIs, expressed his happiness that RUDSETI, which was started in a humble way, has today become a flagship programme of MoRD. He hoped that the award ceremony conducted by MoRD will galvanise and motivate all the Sponsor Banks, Directors of RSETIs, PD: DRDAs and other stake holders not only to perform better but also excel in their RSETIs. While he requested the Banks to finance the needy and eligible RSETI trained candidates to set up their own ventures, he opined that training in RSETIs should not become an easy route to get a loan. If a trainee is highly motivated, he starts an enterprise even if he doesn't get a bank loan. A tie up between SHGs and RSETIs would be mutually beneficial as SHGs can act as the catchment area for the RSETIs, Dr Heggade said.



Smt. Renuka Kumar, Deputy Secretary, MoRD welcomed the gathering. Sri M. G. Sanghvi, Chairman & Managing Director, SyndicateBank and Smt. Archana S. Bhargava, Executive Director, Canara Bank, both the co-sponsor Banks of RUDSETI, spoke on the occasion. Sri S. Vijay Kumar IAS, Secretary, MoRD and Sri T. Vijay Kumar IAS, Joint Secretary, MoRD spoke on the expectations of MoRD and the grading system adopted for rating RSETIs respectively. The Chairman &



Managing Directors of Vijaya Bank, United Bank of India, Managing Director of State Bank of Hyderabad, General Managers and other top Executives from various Banks and all the State Project Co-ordinators of Monitoring Cell were also present on the occasion. Sri K. N. Janardhana, Chief Project Co-ordinator, Monitoring Cell proposed a vote of thanks at the conclusion of the event.

Apart from felicitating 117 RUDSETI/ RSETI Directors who had secured first, second, third and consolation prizes, A+ and A rating, the corresponding Project Directors of DRDAs were also felicitated during the function.

Following are the RSETIs who secured A+ and A rating:

TOP 3 RUDSETIs:

Name of the Institute	Name of the Sponsor	Name of the Director	Prize / Grade
Chitradurga, Karnataka	RUDSETI	Aravind Mutgi	I / A+
Dharwad, Karnataka	RUDSETI	R.S.Kulkarni	II / A+
Hajipur, Bihar	RUDSETI	Lok Nath	II / A+
Ghaziabad, Uttar Pradesh	RUDSETI	A.K. Singh	III / A+
Ujire, Karnataka	RUDSETI	M.K.S. Prabhu	III / A+

TOP 5 RSETIs:

Name of the Institute	Name of the Sponsor	Name of the Director	Prize / Grade
ABIRD, Rajahmundry, Andhra Pradesh	Andhra Bank	M Subrahmanyeswara Rao	I / A+
CBRSETI, Pudupudur, Tamilnadu	Canara Bank	K. Mohan	I / A+
SyndRSETI, Manipal, Karnataka	Syndicate Bank	F.B.Balekai	I / A+
UBI RSETI, Rajpur, West Bengal	United Bank of India	Ganesh Chandra Bhowal	I / A+
CBRSETI, Malappuram, Kerala	Canara Bank	T.A. Sajikumar	II / A+
SyndRSETI, Kumta, Karnataka	Syndicate Bank	Chandrashekar.V. Angadi	II / A+
SEDI, Jaitaran, Rajasthan	State Bank of Bikaner & Jaipur	Ashok Kumar Singh	III / A+
TRLSBI RSETI, Belpahar, Odisha	State Bank of India	Babaji Charan Rout	III / A+
COBSETI, Chikmagalur, Karnataka	Corporation Bank	Sathyasha K.S.	Consolation Prize
VIBSETI, Haveri, Karnataka	Vijaya Bank	Vinay P Paramanand	Consolation Prize

BANKWISE LIST OF RUDSETIs/ RSETIs in A & A+ Grade:

Name of the Institute	Name of the Sponsor	Name of the Director	Grade
Tirwa	Allahabad Bank	H.K. Gupta	A
Eluru	Andhra Bank	P. Siva Kumar	A
Machilipatnam	Andhra Bank	G. Subba Reddy	A
Tampara	Andhra Bank	Sudarsan Samal	A
Kasaragod	Andhra Bank	O R Sasikumar	A
Raebareli	Bank of Baroda	Mrs. Kalpana Bansal	A
Fatehpur	Bank of Baroda	U.K.Biswas	A
Bharuch	Bank of Baroda	A.G. Manekar	A
Rajgarh	Bank of India	Bal Chand	A
East Singhbhoom	Bank of India	P.R. Sharda	A
Wardha	Bank of India	Narendra A. Kale	A
Nagpur	Bank of Maharashtra	Mohan Pande	A
Amravati	Bank of Maharashtra	Vasant S Govindwar	A
Thrissur	Canara Bank	Raphel K P	A
Calicut	Canara Bank	M. Balakrishnan	A
Theni	Canara Bank	V.Tharumaseelan	A
Holalur	Canara Bank	Ashok Reddy M T	A
Sheikhpura	Canara Bank	Ratnesh Kumar	A
Erode	Canara Bank	R. Kalyana Krishnan	A
Hassan	Canara Bank	C.M.N.Murthy	A
Vajarahalli	Canara Bank	B.Prakash Kini	A
Davangere	Canara Bank	Mrs. Kiran N S	A
Harohalli	Canara Bank	G.G. Basappa	A
Kolar	Canara Bank	Balasubramaniam R	A
Dindigul	Canara Bank	Dr. B. Nagesh	A
Palakkad	Canara Bank	N. V. Muraleekrishnan	A
Ooty	Canara Bank	B.M. Krishnan	A
Sonnahallipura	Canara Bank	B.L. Narasimhulu	A
Muzzafarpur	Central Bank of India	Shatrughna Thakur	A
Bidar	DCC Bank	B.Subrahmanya Prabhu	A
Mehsana	Dena Bank	A.B. Panchal	A
Jodhpur	ICICI Bank	Surendra Singh Shekhawat	A
Udaipur	ICICI Bank	Praveen Saxena	A

Tiruvallur	Indian Bank	Ms. Usha Ravindran	A
Salem	Indian Bank	T. Mahendran	A
Puducherry	Indian Bank	T. Parameswaran	A
Thiruvananthapuram	Indian Overseas Bank	Balakumaran K.N.	A
Trichy	Indian Overseas Bank	G. Rangadurai	A
Thanjavur	Indian Overseas Bank	P. Vetriselvan	A
Bagalkot	ING Vysya Bank	R. Maheswara Reddy	A
Kharsawan	Punjab National Bank	Bharath Prasad Gupta	A
Bulandshahr	Punjab National Bank	Narendra Tiwari	A
Una	Punjab National Bank	R.C. Dogra	A
Ramgarh Cantt	Punjab National Bank	Kishore Kandulna	A
Madurai	RUDSETI	K.Bharthi	A
Ranchi	RUDSETI	Ramchandra	A
Agartala	RUDSETI	Dr. Joydev Mandal	A
Nelamangala	RUDSETI	R.Shivanna	A+
Vetapalem	RUDSETI	J.Phalguna Rao	A+
Jalandhar	RUDSETI	V M Nayyar	A+
Bhilwara	RUDSETI	R.S. Meena	A+
Kannur	RUDSETI	K. Kunhikrishnan	A+
Brahmavar	RUDSETI	Vijay Kumar D. Nerlekar	A+
Bhubaneshwar	RUDSETI	J P Panigrahi	A+
Gurgaon	RUDSETI	Suresh Kumar Gupta	A+
Bhopal	RUDSETI	Naveen Chandra Joshi	A+
Berhampore	RUDSETI	M.C. Maitra	A+
Pune	RUDSETI	Surendra Peshkar	A+
Baran	RUDSETI	S.K. Sabal	A+
Nadiad	RUDSETI	K.K.Desai	A+
Agra	RUDSETI	R.K. Kapoor	A+
Anantapur	RUDSETI	P. Satyaraj	A+
Mysore	RUDSETI	H.G. Jagadish	A+
Jaipur	RUDSETI	Bajranglal Mokhria	A+
Bijapur	RUDSETI	M.M. Veerendra Kumar	A+
Barmer	SBBJ	Ashok Kumar Gikal	A
Bikaner	SBBJ	Sohanlal Nayak	A
Karimnagar	SBH	M.V. Narsimha Reddy	A
Hingoli	SBH	R D Gandagule	A
Nalgonda	SBH	K.K. Krishna Prasad	A
Khammam	SBH	N. Sridhar	A
Parbhani	SBH	Arvind Shridhar Rao Kulkarni	A
Utnoor	SBH	Bakka Devadanam	A
Chilkur	SBH	Keshav P. Chitgupi	A
Navipet	SBH	Joshi Madan Rao	A
Bargarh	SBI	Jayant Kumar Parmar	A
Vizianagaram	SBI	T.Ganga Raju	A
Visakhapatnam	SBI	V Kameswara Rao	A
Medak	SBI	P.S. Chandra Mohan	A
Gulbarga	SBI	V.R. Kallannavar	A
Nuapada	SBI	Nirmal Barik	A
Damoh	SBI	Ajay Bajpai	A
Chamarajanagar	SBM	G.N. Mallikarjun	A+
Pathanamthitta	SBT	Baaby C. Joshua	A
Kollam	SyndicateBank	B. Jayakumar	A
Moradabad	SyndicateBank	Dinesh Chandra Gupta	A
Amroha	SyndicateBank	Mahender Kumar	A
Noida	SyndicateBank	Anil Kumar Sinha	A
Meerut	SyndicateBank	Pankaj Rastogi	A
Kurnool	SyndicateBank	N. Yadireddy	A
Belgaum	SyndicateBank	R.D.Savanur	A+

Bellary	SyndicateBank	P. Ramanjaneyulu	A+
Kadapa	SyndicateBank	C. Rangadhamappa	A+
Bilaspur	UCO Bank	Tilak Raj Sharma	A
Munger	UCO Bank	Arjun Prasad Singh	A
Mau	Union Bank of India	Michael Tigga	A
Perumbavoor	Union Bank of India	Ramanathan.V.	A
Raiganj	United Bank of India	Atindra Ram Bakshi	A
Belurmath	United Bank of India	Swami Shivakarananda	A
Amarkanani	United Bank of India	Smt. Sanchitha Dasguptha	A+
Indore	Vijaya Bank	Manoj Kumar	A
Mandya	Vijaya Bank	Basavaraj M.Bellad	A

KUSHALATHA congratulates all the RSETI Directors and the Project Directors for this commendable achievement.

CONCLAVE OF RSETI DIRECTORS

As explained in the previous issues, **on the advice of Dr. D. Veerendra Heggade**, Hon. Chairman of National Advisory Council for RSETIs, MoRD gave directions to all the participating Banks to organize a **2 - day Conclave** of RSETI Directors as an **Annual event**. **Bank of Baroda, United Bank of India, Dena Bank, Punjab National Bank, Canara Bank, Central Bank of India, Syndicate Bank, State Bank of Hyderabad, Union Bank of India, UCO Bank, Allahabad Bank and Andhra Bank** organized the Conclave for their RSETI Directors in the previous quarters. During this quarter, **State Bank of India and Bank of India** took the initiative in organizing a 2-day Conclave for their RSETI Directors.

During the first day of the Conclave, inputs on how to administer Micro Lab exercise to the trainees, sessions on topics like Motivation – why and how?, Identification of Training needs, Methods of generation of applications, Selection of candidates for trainings, Methodology of organizing entrepreneurship awareness / motivation camps, etc. were provided. Two successful entrepreneurs trained by one of the RSETIs of sponsoring Bank were given an opportunity to share their experience and interact with the participants. Apart from the above, Smt Renuka Kumar, Dy Secretary, MoRD, made a presentation on the expectations from the Ministry in taking the RSETI movement to greater heights. She also requested the Bank executives to provide all support to the RSETIs so that the Directors can play a pivotal role in addressing the unemployment problem of the country in a very meaningful way.

Besides these sessions, Sri K N Janardhana, Chief Project Co-ordinator, presented a paper on 'Journey from RUDSETI to RSETI' and briefed the participants about MoRD guidelines in running the RSETIs successfully. During the presentation, he also highlighted the role of the sponsoring Banks in providing requisite support to the RSETIs, which will go a long way in meeting the objectives and philosophy of MoRD.

On the 2nd day of the Conclave, a thorough review of functioning of each RSETI was conducted by the officials from the Monitoring Cell for RSETIs in the presence of officials from MoRD and the Executives of the sponsoring Bank. During the review, gaps in the functioning of the RSETIs were identified and remedial measures were suggested to improve their functioning. In addition to the above, Sri O N Bansal, Project Director for RSETIs, NIRD, Hyderabad, discussed issues pertaining to allotment of land and construction of new campuses.

A summary of the Conclaves arranged by both the Banks during the reporting quarter is as follows:

Conclave of RSETI Directors of State Bank of India



A 2-day Conclave of RSETI Directors of State Bank of India was held on 16th and 17th July 2012 at SBIRD, Hyderabad. The programme was inaugurated by Sri.V.Murali, Deputy Managing Director, State Bank of India and Sri M V Rao, IAS,

Director General, NIRD, Hyderabad delivered key note address. Smt. Renuka Kumar, Dy Secretary, MoRD, GOI, Sri J K Sinha, Chief General Manager [RB], SBI, Sri R Sharma, Chief General Manager, SBI, LHO, Hyderabad, Sri Girish Chandra Pande, General Manager and Principal, SBIRD, Dr.V.Eswaran, General Manager and Sri Vijay Kumar, DGM, SBI, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated.

On the second day, **Dr D Veerendra Heggade**, President, National Advisory Council for RSETIs delivered his valedictory address in which he said that RSETIs which are spread across length and breadth of the country are a boon to the unemployed youth and complimented State Bank of India for taking the lead in opening 108 RSETIs in various States across India. He advised the Directors to undertake the assignment with all passion and seriousness so that they can deliver their best in addressing the unemployment problem of the country.



Sri Bhagavanth Rao, Managing Director, State Bank of Hyderabad, Smt. Renuka Kumar, Dy. Secretary, MoRD, Sri Mohanaiah, Chief General Manager, NABARD, Hyderabad and other dignitaries participated. All of them appreciated the rich contribution made by Dr D Veerendra Heggade in the field of entrepreneurship development by establishing RUDSETI way back in 1982.

Sri Bhagavanth Rao, Managing Director, State Bank of Hyderabad, Smt. Renuka Kumar, Dy. Secretary, MoRD, Sri Mohanaiah, Chief General Manager, NABARD, Hyderabad and other dignitaries participated. All of them appreciated the rich contribution made by Dr D Veerendra Heggade in the field of entrepreneurship development by establishing RUDSETI way back in 1982.

It was a splendid experience for the top management of the Bank, all 108 Directors and other participants to hear about and understand the experience of the RSETI movement from Dr. D.Veerendra Heggade. All the participants were elated by the guidance given by Dr. D.Veerendra Heggade and inspired by his words. All the stake holders assured Dr. D. Veerendra Heggade that

they will strive their best to discharge their duties to meet the expectations of the MoRD, Government of India.

Conclave of RSETI Directors of Bank of India



A 2-day Conclave of RSETI Directors of Bank of India was held on 21st and 22nd July 2012 at Management Development Institute, Mumbai. The programme was inaugurated by Sri A. P. Ghugal, General

Manager, Bank of India, Head Office, Mumbai. Sri B. V. Upadhyaya, DGM and Principal, Management Development Institute, Sri K N Janardhana, Chief Project Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated in the inaugural session.

On the second day, during the valedictory function, Smt. Renuka Kumar, Dy. Secretary, MoRD, Government of India explained in detail the expectations from MoRD in RSETI movement and requested the Bank management to address the gaps identified in the Conclave. **Sri B P Sharma, the Executive Director** from



Bank of India, assured the Government of India that the Bank will initiate all the necessary steps in order to put in place the systems and procedures required to ensure that all the RSETIs sponsored by Bank of India will perform effectively. **Thirty Eight** Directors from Bank of India RSETIs participated in the Conclave.

ANNUAL STAFF CONFERENCE [CONCLAVE] OF RUDSETI DIRECTORS

Among the many best practices of RUDSETI, organizing an Annual Staff Conference for capacity building and review of the functioning of all the RUDSET Institutes is a regular annual event. During the Conclave, the Directors of various RUDSET Institutes, invariably from Syndicate Bank or Canara Bank, will have the opportunity to interact with the Executives of the Banks concerned and the Banks in turn will review the performance of each RUDSET Institute. In addition, the President of RUDSET Institutes, **Dr D Veerendra Heggade**, will personally review the performance of each Institute, thus guiding the Institutes in the right direction and giving a clear vision about the activities to be undertaken by the Institutes in the field of Entrepreneurship in the future.



Accordingly, a 3-day Annual Staff Conference [Conclave] of the RUDSETI Directors was organised by Central Secretariat, Ujire from 14.8.2012 to 16.8.2012 at Dharmasthala wherein the officials from the Monitoring Cell for RSETIs were invited to conduct a thorough review of the performance of each RUDSETI so that the gaps in the functioning of the RUDSETIs are identified and suitable remedial measures are suggested to address these gaps. The Conclave was

inaugurated by Dr D Veerendra Heggade, President, RUDSET Institutes and Dr Dinesh Avasthi, Director, Entrepreneurship Development Institute of India, Ahmedabad delivered



key note address. Sri Srivastava, IFS, Chief Conservator of Forest, Govt. of Jharkhand, Ranchi was the Chief Guest. Sri K N Janardhana, Chief Project Co-ordinator and Sri K N Nagendra Babu, Director from Monitoring Cell for RSETIs reviewed the performance of few RUDSET Institutes in the presence of Sri S M Desai, Executive Director. Furthermore, Dr. D. Veerendra Heggade, President of RUDSETI also personally reviewed the performance of each RUDSETI and suitably guided the Directors in further improving the functioning of the Institutes. On the 2nd day of the Conclave i.e. on 15th August 2012, befitting the RUDSETI culture Dr D Veerendra Heggade hoisted the National Flag and received salute from all the RUDSETI Directors and Faculty members. Sri Srivastava, IFS Chief Conservator of Forest, Govt. of Jharkhand, Ranchi was the Chief Guest. Thereafter, review of performance of RUDSET Institutes continued, followed by a session on "Innovative Entrepreneurship" by Sri H Somashekar, DG, NAR, Bangalore. Later in the evening during the Sponsors' time, executives from both the Banks interacted with the respective RUDSETI Directors and addressed various issues pertaining to individual Directors. The valedictory function of the Conclave was held on 16.8.2012 wherein Prof. S. Prabhakar, Vice President, SDME Society, Smt Susheela, AGM, Canara Bank, Head Office, Bangalore, Sri K N Janardhana, CPC, Monitoring Cell for RSETIs and Sri S M Desai, Executive Director, CS: Ujire were present. The function was presided over by Dr D Veerendra Heggade. On the 3rd day of the Conclave, all the participants were taken for an exposure visit.

SECOND ROUND OF CONCLAVE OF RSETI DIRECTORS



In terms of the MoRD guidelines, the Conclave of RSETI Directors should be organized by the sponsoring Banks **as an annual event**. This is to ensure that all the gaps identified in the functioning of the RSETIs during the Conclave are addressed so that they perform on the equal

footing of a best-performing RUDSETI in the country. While the first round of Conclave focused on capacity building of the RSETI Directors and review of the RSETIs, the second and subsequent round of Conclave will focus exclusively on thorough review of each RSETI by the officials from the Monitoring Cell for RSETIs, wherein the gaps in the functioning of the individual RSETIs are identified and on-the-spot prescriptions are given to bridge the gaps.

Taking the MoRD guidelines as a starting point to organize a 2-day Conclave of their RSETI Directors as an annual event, Bank of Baroda, as in the previous year, took the lead in organising 2nd round of Conclave for their RSETI Directors on 7th and 8th September 2012 at their Staff Training College, Ahmedabad.

The programme was inaugurated by Sri Kamlesh Patel, Principal and DGM, Staff Training College, Bank of Baroda. Sri Sunil Kumar Jain, Secretary, BSVS, Bank of Baroda and Sri K N Janardhana, Chief Project

Co-ordinator, Monitoring Cell for RSETIs and other officials from the Bank participated in the inaugural session.

On the second day, during the valedictory function, Sri S K Jain, Executive Director of the Bank addressed all the participants **through video conferencing** and appealed to all the RSETI Directors to upgrade the RSETIs to the best levels in the country. He also appealed to the participants to focus on quality training to ensure better settlement rate. Sri Mohar Singh, General Manager of the Bank, delivered the key note address and called upon the participants to create entrepreneurs who can become the job multipliers. **Forty Six** Directors from Bank of Baroda RSETIs participated in the Conclave.

MEETING OF THE NATIONAL LEVEL STEERING COMMITTEE ON RSETIs

The third meeting of the National Level Steering Committee on RSETIs was held on 27.7.2012 at Unnati, Krishi Bhavan, under the Chairmanship of Sri S Vijay Kumar, Secretary [RD]. The meeting was attended by Sri T Vijay Kumar, Joint Secretary, MoRD, Smt Renuka Kumar, Dy Secretary, MoRD, executives from various banks, Dr Dinesh Avasti, Director, EDII Ahmedabad, Project Director-RSETIs, NIRD Hyderabad and officials from few selected States and other Agencies too participated. Many issues concerning reimbursement of training cost by PD:DRDAs, allotment of land to RSETIs, posting of suitable Director at the RSETIs etc. were discussed during the meeting.

Visit of RBI Dy Governor and Regional Director to BSVS, Ajmer



Sri H R Khan, Dy Governor and Sri Kanoongo, Regional Director, Reserve Bank of India visited BSVS, Ajmer sponsored by Bank of Baroda and interacted with the past trainees as well as with trainees of an ongoing batch of "Dress Designing for Women". The dignitaries were accompanied by Sri N S Srinath, Executive Director of Bank of Baroda.

A proud moment indeed for the BSVS, Ajmer

Visit of Smt Renuka Kumar, Dy. Secretary, MoRD, GOI to Pudupudur RSETI



Smt Renuka Kumar, Dy Secretary, MoRD, GOI visited Canara Bank RSETI at Pudupudur, Tamilnadu on 20th August 2012 and reviewed the performance of the Institute. She also interacted with the ex-trainees and the trainees of on-going 'Beauty Parlour Management' programme.

Visit of Sri S Raman, Chairman & Managing Director, Canara Bank to RUDSETI, Bhubaneswar



Sri S.Raman, Chairman & Managing Director, Canara Bank, visited RUDSETI, Bhubaneswar on 7th July 2012 and presided over the "Canara Grameen Utsav" at Konark, Odisha. He was accompanied by Sri V R Rao, Regional Director, RBI and Shri K.K. Gupta, CGM, NABARD, Bhubaneswar and other officials.

Visit of Sri M. V. Tanksale, Chairman and Managing Director, Central Bank of India to CentRSETI: Ahmednagar



Sri M. V. Tanksale, Chairman & Managing Director, Central Bank of India visited CentRSETI: Ahmednagar, Maharashtra State on 21.7.2012 and interacted with the trainees of the ongoing training programme on Beauty Parlour management programme..

Visit of Sri Anjaneya Prasad, Executive Director, Syndicate Bank, Corporate Office, Bengaluru to RUDSETI, Mysore



Sri Anjaneya Prasad, Executive Director, Syndicate Bank, Corporate Office, Bengaluru visited RUDSETI, Mysore, Karnataka on 25.8.2012 and interacted with the trainees of the ongoing Computer DTP and Dress Designing programme for men.

INAUGURATION OF NEW CAMPUS OF CB RSETI, CHICKABALLAPUR

The newly constructed campus of CB RSETI, Chickaballapur sponsored by Canara Bank was inaugurated by Dr. M. Veerappa Moily, Hon'ble Union Minister for Corporate Affairs and Power in the presence of Shri.K.H.Muniappa, Hon'ble Union Minister of State for Railways on 16.09.2012. Sri S. Raman, Chairman & Managing Director and other dignitaries were present on the occasion.

BHOOMI POOJA OF BSVS, Ajmer

The Bhoomi Pooja ceremony of BSVS, Ajmer, sponsored by Bank of Baroda was performed by Sri Animesh Chauhan, Zonal Head, Raj Zone on 20.07.2012. Other officials from Bank of Baroda were also present on the occasion.

KUSHALATHA wishes BSVS, Ajmer 'GOOD LUCK' in all its endeavours.

Felicitation to Director, PSB RSETI, Moga

Sri Ranjit Singh Walia, Director, PSB RSETI, Moga was awarded with appreciation letter and memento from Sri M. S. Brar, Chief Parliamentary Secretary, Government of Punjab, Chandigarh in the presence of Sri S. A.S. Thind, IAS, DC: Moga, Dr. Joram Beda, IAS, ADC: Moga and S.Mukhtiar Singh, Zonal Manager, Punjab & Sind Bank, Faridkot Zone for his contribution in the field of training the unemployed youth.

Congratulations Mr Ranjit Singh Walia. **KUSHALATHA** wishes you **BEST OF LUCK**.

Success Stories**CARVING HIS WAY TOWARDS SELF EMPLOYMENT****A Success Story from SBP RSETI, Fategarh Sahib**

Mr Beant Singh, a matriculate from Roorkee village of Fatehgarh Sahib, Punjab, was in search of a job. He was under the impression



that on the completion of matriculation he would be able to secure some kind of job by which he can earn his livelihood. While looking for some opportunity to get a job, he noticed that Carpentry is a key activity in his village. When all his hopes of getting a job failed, he thought he would do something on his own. Carpentry being the main activity in the village, he joined as a helper with a leading carpenter and realized that this activity will surely help him to earn his livelihood. But the drawback was that he could not learn the finer aspects of carpentry from him.

When Beant Singh expressed his problems to one of his friends, he suggested Beant Singh to approach RSETI, Fategarh Sahib, which offers many training programmes on various skills. Beant Singh was apprehensive about whether he would get what he needed. Hoping that some useful information may emerge, Beant Singh visited RSETI, Fategarh Sahib and was pleasantly surprised to learn that the Institute offers various training programmes in different trades and Carpentry was one among them. He was more surprised when he learnt that the training was offered free of cost. Without wasting any time, Beant Singh enrolled his name for the next batch of the Carpentry training programme.

The training programme went on for a period of 30 days and it was a very good learning experience for Mr Beant Singh who was able to master the skills of carpentry, which he was otherwise not able to learn anywhere. Along with the skills, the EDP inputs given during the training programme helped him to improve his communication skills and self confidence level. With little experience in these skills before the training programme, Mr Beant Singh gained sufficient exposure to the skills during the programme such that he did not have to look back after completing the programme. He started this activity immediately after the training programme. Now he is running a carpentry shop by the name of "**Hardeep Carpentry**" at his village, Roorkee, and is earning more than Rs. 5,000/- per month. He is also pursuing his studies by attending evening classes. When asked about his experience at RSETI, Fategarh Saheb, Beant Singh says, "It was a turning point in my life and I owe a debt of gratitude to RSETI".

EARN FOR YOURSELF AND OTHERS TOO

A Success Story from COBSETI, Chikmagalur

Mr Kishan Gowda, hailing from a middle class family from Chikmagalur did his Diploma in Electronics and was in search of a job like any other unemployed youth. He knew



he had ample skills but could not secure a job to match his abilities. Then a thought came to him: why not start a business of his own with the knowledge and skills he already has? At this point of time, one of his friends suggested to Mr Kishan Gowda that he approach COBSETI, Chikmagalur, which can shed some light on his aspirations.

On visiting COBSETI, Chikmagalur, Mr Gowda was very happy to know that the Institute was offering an EDP programme on “Computer Hardware & Networking,” which exactly matched his skills. He immediately enrolled his name for the programme and attended the same for 30 days. The inputs he got during the training programme were much more than what he got during his 3 year Diploma course. While the Diploma offered him only the hard technical skill, COBSETI, Chikmagalur, laced his skills with EDP inputs which made him more confident to start an enterprise of his own.

Sri Kishan Gowda joined hands with two other trainees and started a Computer Sales and Service unit by name “KIRAN COMPUTERS” in Chikmagalur town with the timely financial assistance by State Bank of Mysore. With the kind of personalized service Mr Kishan Gowda and his partners offered to their customers, the unit grew well and they provided employment to 6 persons. As the days passed, the unit was running successfully and Mr Kishan Gowda, who was always looking for new opportunities, found that a computer Sales & Service unit by name “M/s Chipscape Computers” was for sale. Very keen on this offer, Mr Gowda studied the performance of this unit and decided to purchase the same. But what about “Kiran Computers,” which was already doing good business? With all generosity Mr Kishan Gowda left this business for the benefit of his two partners and became the sole proprietor of “M/s Chipscape Computers.”

With the rich experience, knowledge and hard work of Mr. Kishan Gowda, the unit started showing excellent performance and this motivated Mr Gowda to open a chain of retail sales and service units in computers in the nearby Districts. Believe it or not, Mr Kishan Gowda is today a proud owner of **SIX** branches of “M/s Chipscape Computers” giving full time job to 50 youth. By way of outsourcing job tasks, Mr Gowda is able to give livelihood to another 50 youth and all this is very commendable indeed! After paying salary to all his employees and meeting all overhead expenses, Mr Gowda is able to take home Rs. 50,000/- as monthly income.

When asked about the reason for his success, Mr. Kishan Gowda acknowledges the valuable training imparted to him by Corporation Bank Self Employment Training Institute, Chikmagalur.

LEARN AND EARN IN THE VILLAGE YOU LIVE

A Success Story from SBBJ RSETI, Jaitaran

Sri Kailash Choukidar, who hails from a remote village called Kusalpura in Pali District of Rajasthan, was very keen in continuing his studies after completion of 8th Standard, but the poor economic conditions in the



family did not support his ambitions as he was just 14 years old then. For nearly 3 years afterwards, he was just wandering around without going to school and without knowing what to do next. One day, when he visited the nearby Taluk i.e. Jaitaran, he observed that some youth from Kusalpura village were involved in mobile servicing activity. Out of curiosity, when Kailash Choukidar talked to them, he came to know that they have taken up this activity for their livelihood. At this moment, a thought came to his mind “why not learn some techniques in mobile servicing?” He thus showed interest in learning the techniques and requested his village friends to teach him the skills, but Kailash was asked to work as a helper by his own friends in the beginning. With all humility, Kailash agreed and began his journey as a helper in a mobile shop.

One day he came to know that RSETI, Jaitaran, was organizing an Awareness Camp at Jaitaran. Eager to know what the Awareness Camp is all about, Kailash participated in the Camp where he got a wealth of information on the activities of RSETI, Jaitaran. He was equally happy to know that RSETI training is totally free. Having inclination to learn more about Mobile servicing, Kailash enrolled his name for training on “Mobile Repairs and Servicing.” He was selected for the training because of the inclination he had towards learning the techniques of mobile servicing.

During the training programme, Kailash keenly involved himself and learnt various skills on mobile repairing and also the skills on how to develop a definite goal in life and achieve the same apart from systematically planning work and effectively implementing it and various steps to become a successful entrepreneur in life.

After the successful completion of training, Kailash borrowed a sum of Rs. 75,000/- from his friends and relatives, and opened a small mobile sales and service unit in his village Kusalpura, where he has no competitors. Kailash is a very happy young man today in Kusalpura village earning around Rs. 7,500/- per month. When asked about his experience in the training at RSETI, Jaitaran Kailash says “Thanks to RSETI, Jaitaran. You have shown me the way to earn a living in the village I live.”

WOMAN EMPOWERMENT BY BUILDING DREAMS

A Success Story from CB RSETI, Hassan

Smt. Vani Venugopal, an unassuming housewife from a village called Hanyalu in Arkalgud Taluk of Hassan District in Karnataka had a dream of having her own enterprise. Her husband, an agriculturist is a sole earning member in the family. With two small school going children and with a meager agriculture income, he was finding it

difficult to manage the family. Though Vani had the desire to have her own enterprise, her husband was little apprehensive about her capabilities. But Vani was steadfast in her desire to start an enterprise of her own.

A Newspaper release by CB RSETI, Hassan made all the difference in the life of Smt Vani Venugopal. The press release said "Canara Bank RSETI is organising a 6-day training programme on Areca Leaf Plate Manufacturing and the interested persons willing to take up this as self-employment activity may apply". Smt Vani read it twice and realized that this is a right programme for her to realize her dreams of starting an enterprise considering the rich resource of Arecanut plantations surrounding her village. Though her husband was not supportive of the idea, Vani convinced him and sought his co-operation for attending the 6-day training programme at CB RSETI, Hassan.

The training programme was an opportunity to Smt Vani Venugopal to learn not only the skills relating to Arecanut plate manufacturing but also other skills most importantly required for successfully running an enterprise. At the end of the training programme, Vani Venugopal was a more confident woman.

Back home, Vani decided to start a small unit to manufacture Arecanut plates and without wasting much time, she mobilized a small capital of Rs. 30,000/- and started the enterprise in a humble way on the back yards of her home. Her desire to start the unit was supported by a customer of Canara Bank who is a known exporter in the field. The finished products of Smt Vani Venugopal were purchased by this customer, who in turn exported the same to Switzerland and other countries.

As the days passed, Vani realized that a great demand exists for her products and soon she made use of her profits to purchase some more Arecanut plate manufacturing machines thus expanding her enterprise from 3 machines in the beginning to 12 in a period of one year. She is able to give employment to 12 women who assist her in manufacturing quality Arecaut plates of high standards which are widely accepted in countries abroad. Vani's husband, who was apprehensive of his wife's abilities, is now happily joining her in all the activities of the enterprise.

A less known Vani Venugopal with matriculate fail is today a very popular woman in Hanyalu village. Today she is able to earn a net profit of Rs. 20,000/- per month which she otherwise could not have dreamt of if she had not dreamt of starting an enterprise. With all the support from the family and her customers, Vani is aspiring to double her production in the next one year.

While sharing her experience on the training she received from CB RSETI, Hassan, Vani Venugopal says, "the joyous moment in my life is when I disburse salary to my 12 employees amounting to Rs. 50,000/- and all this is because of the training provided by CB RSETI, Hassan".



SUCCESSFUL WAY TO MAKE THE FOOD TASTIER

A Success Story from PNB RSETI, Sonapat

Raj Kumar, an enterprising young man from Khicharpur, Jatmazra of Sonapat District in Haryana State, though interested could not pursue his studies after 8th Standard in view of the poor economic condition in the family. The condition in the family was such that he had to resort to sell vegetables and work as a labour to earn the livelihood for his family of 6 members.



Though studied up to 8th Standard, Raj Kumar is fond of reading news papers daily. One day while going through a local news paper, a press release from PNB RSETI, Sonapat caught his attention. A free training for the unemployed youth in Food Processing offered by PNB RSETI made Raj Kumar to visit the RSETI to find out the details. On interacting with the RSETI Director, Raj Kumar came to know that the Institute is offering 10-day training programme on Food Processing wherein inputs on preparation of various kinds of pickles, Jams, Murabbbas and Chatnis will be given.

Having exposure to sell vegetables, Raj Kumar thought this programme will certainly add value to his sales and immediately decided to enroll his name for the training programme. During the training, Raj Kumar actively participated in learning the finer aspects of manufacturing many food products of daily use which require little capital to start with. The soft skills like entrepreneurial competencies, customer relations, marketing techniques etc. helped him understand how to start a business and market the products to suit the needs of the customers.

After successfully completing the training, Raj Kumar decided to prepare pickles and Murabba by purchasing the raw material from the nearby whole sale market and started marketing the same in the nearby villages in a old bike. A humble capital of Rs. 30,000/- helped Raj Kumar to earn a monthly income of Rs. 8,000/- which really is a good bet for any unemployed youth.

Today Mr Raj Kumar is a happy man and is able to fulfill the basic needs of his family. With the interest he is taking in his activity, Raj Kumar during his interaction with the RSETI Director expressed his desire to install a small plant in his house to manufacture various food items like pickles, murabbas and chatnis with the help of bank credit. Raj Kumar, with all his humility says "PNB RSETI, Sonapat gave me an opportunity to earn livelihood for my family and I desire to grow in the business by which I will be able to provide employment opportunity to other unemployed youth in my business".

ICICI WAY IN PROMOTING MASTER TRAINERS - Success Story

ICICI RSETI Udaipur, conceived and executed a unique project called 'Bamboo Product Enterprise' at Udaipur and the objective of the project was "To Provide Sustainable Livelihood for Tribal Community at Jhadol block of Udaipur."

Udaipur, situated in southern part of Rajasthan, surrounded by Aravalli terrains has rich diversity of wild flora and fauna. One of the species, i.e. Bamboo, which is locally called “Lathi Baans” (*Dendrocalamus strictus*), is abundantly found in the dry deciduous forests of Aravalli. Keeping in view the rich resource of bamboo and its very limited uses for people’s livelihood, ICICI Rural Self Employment Institute, Udaipur, in association with Department of Forestry, Rajasthan conceived a project called “Bamboo Product Enterprise” in Jhadol block of Udaipur district for livelihood enhancement of tribal community. The project comprised of 3 main components –

1. Training 2. Establishment of Production unit 3. Market Linkages

While ICICI Foundation through ICICI RSETI, Udaipur financially supported the project, the State Forest Department came forward to provide local support for procuring raw bamboo through community mobilization and providing infrastructure for training and production unit at the Forest Range premises. An Agency named KONBAC, Kudal (Maharashtra), also got involved in the project in providing the training support through its Master trainers and technical expertise to ensure standardized quality training, providing know-how for raw bamboo processing, making furniture, bamboo crafts, etc. The project was planned for 6 months duration right from providing training till initiation of production unit at Jhadol and marketing the products viz. Bamboo Furniture, Bamboo Handicrafts etc.

In the first phase, training for a period of 2 months was organised at KONBAC Bamboo craft unit, Kudal where 9 Youths were trained as Master craftsmen for bamboo based products.

In the second phase of training, the Master craftsmen imparted skill training to 18 SC and ST candidates at a premises in the Forest Range itself at Jhadol block for a period of 2 months where the trainees



learnt the art of designing bamboo based furniture. During the training programme, ICICI RSETI was actively involved in imparting EDP inputs to the candidates, which gave them confidence in taking up this venture as a self-employment activity. Out of 18 candidates trained, 15 candidates were selected as Master artisans for production unit of bamboo products and 3 were selected to make home based bamboo furniture like sofa sets, centre table, sitting chairs, etc.

In order to ensure settlement of the candidates, ICICI RSETI, Udaipur, in association with KONBAC provided market linkages through different networks. While the State Forest Department placed orders for Chairs, Sofa sets with centre table for their offices and guest houses, they have also shown interest in developing eco-tourism site with bamboo based furniture, housing structures, etc. in National parks and Wild Life sanctuaries. ICICI RSETI has also constituted a Self Help Group called *Jhadol Baans Furniture Nirmaan* for sales promotion of Bamboo furniture.

This indeed is a unique initiative by ICICI RSETI, Udaipur in harnessing the natural resources towards creation of self-employment ventures.

KUSHALATHA congratulates ICICI RSETI, Udaipur for the unique initiative.

Appeal

All RSETI Directors are requested to send information regarding important events organized at the RSETIs, success stories of Entrepreneurs trained by RSETIs, outstanding achievements of the RSETIs etc., with action photographs through email or to the following address for publishing the same in the forthcoming Quarterly Bulletin.

The Chief Project Co - ordinator

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Announcement

Following the directions of MoRD, the Monthly Progress Report being submitted by all the RSETIs in MPR - II format has been modified and a soft copy of the modified MPR - II has been sent to all the RSETIs for submitting the same to our office from October 2012 onwards. All the RSETIs are requested to send the modified MPR - II to the following email address.

cpcnar@gmail.com, mcnarbg@gmail.com

OR

By Fax No. : 080 - 23101515

NATIONAL MEET OF RSETI STAKEHOLDERS HELD ON 28-07-2012 AT VIGYAN BHAWAN, NEW DELHI - PHOTO GALLERY



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